

**ABSTRACT**

**[0063]** A composite material comprising a substrate having an ionic charge which is coated with a coating having essentially the same ionic charge and a metallic component adhered on one or both sides of the coated substrate. The coating consists essentially of a filler material comprising clay and a binder material. The substrate is preferably fiberglass, the filler material may further comprise at least one additional filler selected from the group consisting of decabromodiphenyloxy, antimony trioxide, fly ash, charged calcium carbonate, mica, glass microspheres and ceramic microspheres and mixtures thereof and the binder material is preferably acrylic latex. The metallic component is preferably aluminum foil. The composite material has heat insulating and fire resistant characteristics.